

Information to identify the case:

Debtor 1	<u>John Santoro</u>	Social Security number or ITIN	xxx-xx-6499
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Joan Santoro</u>	Social Security number or ITIN	xxx-xx-9344
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-21588-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Santoro

Joan Santoro

1/15/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John Santoro
Joan Santoro
Debtors

Case No. 20-21588-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jan 15, 2021

Form ID: 318

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John Santoro, Joan Santoro, 230 Boothby Court, Sewell, NJ 08080-2504
518986938	+ Orions Mgmt, 711 E. Ball Road, Anaheim, CA 92805-5925
518986942	+ Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
518986949	+ Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 15 2021 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 15 2021 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518986921	+ EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518986922	+ EDI: CAPONEAUTO.COM	Jan 16 2021 02:18:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518986923	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518986924	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518986925	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
518986926	+ EDI: WFNNB.COM	Jan 16 2021 02:18:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518986927	+ EDI: WFNNB.COM	Jan 16 2021 02:18:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518986928	+ EDI: WFNNB.COM	Jan 16 2021 02:18:00	Comenitybank/trwrds, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
518986929	+ Email/PDF: creditonebknofications@resurgent.com	Jan 15 2021 22:34:47	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518986930	EDI: CITICORP.COM	Jan 16 2021 02:18:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518986931	+ EDI: AMINFOFP.COM	Jan 16 2021 02:18:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518986932	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Jan 15 2021 21:40:00	Freedom CU, Attn: Bankruptcy, 626 Jacksonville

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				Road, Suite 250, Warminster, PA 18974-4862
518986933	+ EDI: PHINGENESIS	Jan 16 2021 02:18:00		Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
518986935	+ EDI: HY11.COM	Jan 16 2021 02:18:00		Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20809, Fountain Valley, CA 92728-0809
518986934	+ EDI: HY11.COM	Jan 16 2021 02:18:00		Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain City, CA 92728-0829
518986936	EDI: IRS.COM	Jan 16 2021 02:18:00		Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518986937	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 15 2021 22:33:49		Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518986939	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 15 2021 22:34:52		Resurgent Capital Services, Attn: Bankruptcy, P.O. 10497, Greenville, SC 29603-0497
518986940	Email/Text: jennifer.chacon@spservicing.com	Jan 15 2021 21:43:00		Select Portfolio Servicing, Attn: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250
518986943	+ Email/Text: courts@southjerseyfcu.com	Jan 15 2021 21:41:00		South Jersey FCU, Attn: Bankruptcy, Po Box 5530, Deptford, NJ 08096-0530
518986944	+ EDI: RMSC.COM	Jan 16 2021 02:13:00		Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518986945	+ EDI: RMSC.COM	Jan 16 2021 02:13:00		Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518987514	+ EDI: RMSC.COM	Jan 16 2021 02:13:00		Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518986946	+ EDI: RMSC.COM	Jan 16 2021 02:13:00		Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518986947	+ EDI: RMSC.COM	Jan 16 2021 02:13:00		Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
TOTAL: 27				

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518986948		TitleMax
518986941	*	Select Portfolio Servicing, Attn: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2018-R1, Mortgage-Backed Notes, Series 2018-R1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Towd Point Mortgage Trust 2018-4 U.S. Bank National Association, as Indenture Trustee DMcDonough@flwlaw.com
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Marcia Y. Phillips	on behalf of Debtor John Santoro theladyjustice@outlook.com theladyjustice.phillips@gmail.com
Marcia Y. Phillips	on behalf of Joint Debtor Joan Santoro theladyjustice@outlook.com theladyjustice.phillips@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7